

Exhibit D

1 UCA 2: No, that's fine, that's fine
2 because I think the wire, I think it turned
3 around pretty quick. I think it was with
4 (inaudible) it was a day or two I believe over
5 into my account. Is there, you know, UCA 1, you
6 know, is there, other than the Hong Kong
7 passport, is there something else that maybe you
8 can help us out, kind of help us protect us a
9 little bit in our --

10 MR. HO: Another place, I don't know,
11 another location I wanted to check out is at the
12 Cayman Island.

13 UCA 2: To open an account there?

14 MR. HO: Yeah.

15 UCA 2: Can we, like --

16 MR. HO: Because I have connections
17 there. But I need some (inaudible) I think one
18 of my source, it can help if you open one there
19 for \$10,000.

20 UCA 2: Oh, that's easy.

21 MR. HO: Yeah, so --

22 UCA 2: Is that something that we, you

1 and I could open kind of like as a --

2 MR. HO: Yeah, yeah.

3 UCA 2: -- as a joint account or
4 something, or would it just be for you to help
5 protect, shield us or --

6 MR. HO: Do a joint account because we
7 have connection through the banks there.

8 UCA 2: Okay.

9 MR. HO: So maybe that's another way,
10 have a joint account in Cayman Island.

11 UCA 2: Okay.

12 MR. HO: That's closer to US.

13 UCA 2: It is.

14 MR. HO: And so we can --

15 (Simultaneous speaking)

16 UCA 2: And then from the Cayman we
17 can get it over to Belgium? Have you worked with
18 the Caymans before?

19 MR. HO: My sort of business --

20 UCA 2: Okay.

21 MR. HO: I guess you could say partner
22 because we, some of the stuff we've gone in

1 together.

2 UCA 2: Okay.

3 MR. HO: He has account there, and he
4 has the, he used to be a banker.

5 UCA 2: Oh really?

6 MR. HO: Yeah, so he has the --

7 UCA 2: So he knows --

8 MR. HO: Another client wanted the, if
9 you do it yourself, he tried that sort of, he had
10 a client who tried to do it himself. It's hard.

11 UCA 2: Okay.

12 MR. HO: Without connection, they are,
13 okay, they reject it.

14 UCA 2: Mmm-mmm.

15 MR. HO: Because they don't want to,
16 you know, you got to go to the connection.

17 UCA 2: Mmm.

18 MR. HO: But, you know, there's a
19 price for that.

20 UCA 2: Is there any questions asked
21 down there as far as, like, so walk me through.
22 Walk me through the process if you know it. If

1 you know it.

2 (Simultaneous speaking)

3 MR. HO: -- account open.

4 UCA 2: Okay.

5 MR. HO: Once you got, just like Hong
6 Kong, it's hard to get account open down there.

7 UCA 2: Is it?

8 MR. HO: Due to US pressure. So, but
9 once you get that account open, it's not the US,
10 I think US opposite. I think US easy to get.

11 UCA 2: Yeah.

12 MR. HO: But they mess around with you
13 too much.

14 (Off microphone comments)

15 UCA 1: Because I remember you saying
16 about --

17 MR. HO: Well see, I don't know
18 exactly what's involved.

19 UCA 1: Having to file taxes,
20 something (inaudible) when we need --

21 MR. HO: See, that --

22 UCA 2: Mm-mmm.

1 MR. HO: That's the thing. If US
2 citizen now a days, they require you to fill out
3 everywhere. That's why it's better to have to do
4 it as a dual. I can just use my other passport.
5 And the problem now a days is sometimes, okay,
6 the way around, I mean there's always a way
7 around.

8 If initial they give you a US address,
9 they suspect you have a US connection, they may
10 force you to fill out this form that they'll
11 submit to IRS. But If you change it, initially
12 don't use US address, right? You can start with
13 the local address. Then you change it after you
14 have account open, change to US address.

15 You're not going to go open your local
16 address mail. Change after, they don't ask
17 questions. But initially as a review, anything
18 having a US phone number, you're sort of required
19 to fill out this form. Basic force by US
20 Government. They want the tax.

21 UCA 1: But we can get around that if
22 we open up a joint? Or would I need a different

1 passport?

2 MR. HO: Yeah, I have a different, the
3 passport is a local address. So it shields from
4 any kind of US connection.

5 UCA 2: Connection.

6 MR. HO: They don't force you to sign
7 this paperwork and US don't know about it because
8 --

9 UCA 2: Well, I don't have that. Do
10 you, I mean, do we have to get, like, a fake one
11 or something?

12 MR. HO: No, I think joint account
13 wise, it's okay. So once I'm the main account, I
14 can have you --

15 UCA 2: Oh, you can just add me?

16 MR. HO: I think that should be okay.

17 UCA 2: Oh, that's fantastic.

18 MR. HO: Because the main account
19 would have to deal with taxes, not the subsequent
20 account holder. You know, I could double check,
21 but I'm pretty sure. Usually that's how that
22 works. It's the main account holder that has to

1 deal with tax, the review and scrutiny. But
2 anyway, that's a way around.

3 UCA 2: Good.

4 MR. HO: But it's a little harder.
5 It's much easier before, but now --

6 UCA 2: Yeah.

7 MR. HO: But now US put hands on it.
8 They want it taxed.

9 UCA 2: Yeah, yeah, wow.

10 MR. HO: They even enforce the Swiss.

11 UCA 2: Yeah, I heard that. I heard
12 they force the Swiss.

13 MR. HO: No people don't open account
14 there anymore. They have to report.

15 UCA 2: Belgium has been very, very
16 friendly to us and really know questions in
17 Belgium at this point. You know, but --

18 MR. HO: Yeah. Usually they still,
19 even in Europe again, your business is your
20 business. They're not going interfere with how
21 you do it. Anyway, they're going to try to
22 (inaudible). US, I don't know. Some reason, I

1 think because ever since people get dragged into
2 the Congress and pressured here --

3 UCA 2: Oh, yeah.

4 MR. HO: They're scared. And they
5 will close your account in a nanosecond if they
6 think you're a problem. Any kind of, you know,
7 whether it's fair or not, it's not your fault --

8 UCA 2: They'll just close it.

9 MR. HO: They'll just close it.

10 UCA 1: It's like whatever, close it.

11 UCA 2: Wow, wow.

12 MR. HO: Because I have my account
13 closed before. And --

14 UCA 2: You?

15 MR. HO: Yeah. It's like --

16 UCA 2: Really?

17 MR. HO: -- they don't have to give
18 you information. They just say well, when you
19 open an account you signed this agreement that it
20 can close for any reason.

21 UCA 2: Do they at least give you your
22 money back?

1 MR. HO: Yeah.

2 UCA 2: Oh, okay. All right.

3 (Simultaneous speaking)

4 UCA 2: It's like they're robbing you.

5 MR. HO: No, no.

6 UCA 2: It's like they're robbing us.

7 (Simultaneous speaking)

8 MR. HO: No, that they can't take your
9 money. But sometimes losing accounts, it's hard.

10 UCA 1: Oh, no. I got it. Either he
11 or I will. This looks pretty good.

12 MR. HO: So anyway, that's one thing
13 we can do. But there's other stuff, you know,
14 like I say. I don't know what other areas that
15 you may need help because maybe you can run by
16 me.

17 UCA 2: I'm always looking to, you
18 know, I'm always looking to expand and help
19 protect the business. Especially, you know, when
20 UCA 1 told me you were an attorney, I first
21 cautioned him to be honest with you, you know,
22 because I mean, just --

1 (Simultaneous speaking)

2 MR. HO: I'm a different type of
3 attorney.

4 UCA 2: I know, but just the title
5 though, you know what I'm saying? And then when
6 everything worked out so smoothly the first time
7 and, you know, we were able to talk on the phone
8 when I was in Nairobi, that was very important to
9 me.

10 And knowing that, I was like well
11 maybe we can bring it, I'll bring you in a little
12 bit more and then maybe help us with our
13 programs. You know? But I don't know. I think
14 maybe --

15 MR. HO: Well, there's always, yeah,
16 there's always other ways to improve I guess.

17 UCA 2: Oh, absolutely. A hundred
18 percent. Yeah.

19 MR. HO: And that's where I am too.
20 I'm always evolving. That's why (inaudible) just
21 to make it a bit easier because the rules change,
22 laws change, situations change. You have to